

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Stephen J. Colley  
Annamarie G. Colley  
Debtors

Case No. 18-03318-RNO  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: AutoDocke  
Form ID: 309A

Page 1 of 3  
Total Noticed: 63

Date Rcvd: Feb 20, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 22, 2020.

db/jdb aty Stephen J. Colley, Annamarie G. Colley, 119 Shore Drive, Tunkhannock, PA 18657-7940  
+Arthur David Agnellino, Abrams and Agnellino, 123 South Keystone Avenue, Sayre, PA 18840-1330  
aty +David M. Gregory, Gregory & Associates, PC, 307 Erie Street, Honesdale, PA 18431-1137  
aty +James T. Shoemaker, Hourigan Kluger and Quinn, PC, 600 Third Avenue, Kingston, PA 18704-5815  
aty +James Warmbrodt, 701 Market Street Suite 5000, Philadelphia, PA 19106-1541  
aty +Jill Manuel-Coughlin, Powers Kirn, LLC, Eight Neshaminy Interplex, Suite 215, Trevoise, PA 19053-6980  
aty +Jonathan P. Foster, Foster Law Office, 303 South Keystone Ave., Sayre, PA 18840-1525  
aty Karina Velter, Manley Deas Kochalski LLC, PO Box 165028, Columbus, OH 43216-5028  
aty +Mario John Hanyon, Phelan Hallinan & Schmieg, 1617 JFK BLVD, Suite 1400, Philadelphia, PA 19103-1814  
aty +Peoples Security Bank & Trust Co. c/o James T. Sho, 600 Third Avenue, Kingston, PA 18704-5815  
aty +Robert Joseph Davidow, Phelan, Hallinan, Diamond & Jones, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814  
aty +Stephen Bresset, Bresset & Santora, LLC, 606 Church St., Honesdale, PA 18431-1881  
aty +Stephen G. Bresset, Bresset & Santora, LLC, 606 Church Street, Honesdale, PA 18431-1881  
aty +Thomas Song, Phelan Hallinan Diamond & Jones, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814  
tr +John J Martin (Trustee), Law Offices of John J Martin, 1022 Court Street, Honesdale, PA 18431-1925  
cr +PS Bank, f/k/a Peoples State Bank of Wyalusing, 76 Church Street, P.O. Box 217, Wyalusing, PA 18853-0217  
md +Stephen Bresset, 606 CHURCH ST, HONESDALE, PA 18431-1881  
5094980 Colley Annamarie G, 119 Shore Dr, Tunkhannock, PA 18657-7940  
5094979 Colley Stephen J, 119 Shore Dr, Tunkhannock, PA 18657-7940  
5094981 Doran & Doran PC, 69 Public Sq Ste 700, Wilkes-Barre, PA 18701-2588  
5094984 Federal Loan Servicing, PO Box 60610, Harrisburg, PA 17106-0610  
5094985 +First Citizens Community Bank, 15 S Main St, Mansfield, PA 16933-1590  
5094986 Home Depot Credit Services, PO Box 790345, Saint Louis, MO 63179-0345  
5144649 +Jonathan P. Foster, 303 South Keystone Avenue, Sayre, PA 18840-1525  
5113714 +Jonathan P. Foster, 303 South Keystone Avenue, Sayre, PA 18840-1525  
5094987 M.T.M.A., PO Box 509, Bloomsburg, PA 17815-0509  
5119741 +Mehoopany Township Municiple Authority, c/o Steven Comstock, PO Box 61, Mehoopany, PA 18629-0061  
5094988 Mehoopany Township Sewer, PO Box 133, Mehoopany, PA 18629-0133  
5094989 Meshoppehn Borough Muni. Sewer, PO Box 237, Meshoppen, PA 18630-0237  
5163763 +Meshoppen Borough, Jonathan P. Foster Sr., Esquire, 303 South Keystone Ave., Sayre, PA 18840-1525  
5094990 Meshoppen Borough Muni. Sewer, PO Box 237, Meshoppen, PA 18630-0237  
5094991 Meshoppen Borough Water, PO Box 225, Meshoppen, PA 18630-0225  
5094992 Ocwen Loan Servicing, LLC, PO Box 24738, West Palm Beach, FL 33416-4738  
5094998 PS Bank, 76 Church St, Wyalusing, PA 18853-6505  
5111690 +PS Bank, f/d/b/a Peoples State Bank of Wyalusing, 76 Church Street, P.O. Box 217, Wyalusing, PA 18853-0217  
5094999 PSBank, 76 Church St, Wyalusing, PA 18853-6505  
5112215 +Penelec, FirstEnergy/ Penelec, 101 Crawford's Corner Rd, Bldg 1 Suite 1-511, Holmdel, NJ 07733-1976  
5094993 Penelec, PO Box 16001, Reading, PA 19612-6001  
5094995 Pentagone Federal Credit Union, 4800 Mark Center Dr, Alexandria, VA 22350-0002  
5094996 People's Security Bank & Trust, 82 Franklin Ave, Hallstead, PA 18822-9780  
5094997 Peoples Security Bank & Trust, 82 Franklin Ave, Hallstead, PA 18822-9780  
5101989 Peoples Security Bank & Trust Co., successor to Pe, 600 Third Avenue, Kingston, PA 18704  
5095000 Rushmore Loan Mgmt Servs, 15480 Laguna Canyon Rd Ste 100, Irvine, CA 92618-2132  
5115496 THE BANK OF NEW YORK MELLON, et.al., OCWEN LOAN SERVICING, LLC, Attention: Bankruptcy Department, P.O. BOX 24605, WEST PALM BEACH FL 33416-4605  
5152765 U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184  
5095004 Wells Fargo Mortgage, Customer Service, PO Box 3356, Portland, OR 97208-3356  
5095006 Wyoming County Tax Claim Bureau, 1 Court House Sq, Tunkhannock, PA 18657-1228

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: ldoran@dorananddoran.com Feb 20 2020 19:20:56 Lisa M. Doran,  
Doran & Doran, P.C., 69 Public Square, Suite 700, Wilkes-Barre, PA 18701  
ust +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Feb 20 2020 19:21:31 United States Trustee,  
228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722  
5094982 EDI: CITICORP.COM Feb 21 2020 00:23:00 Citi Cards, PO Box 6286,  
Sioux Falls, SD 57117-6286  
5120270 +EDI: CITICORP.COM Feb 21 2020 00:23:00 Citibank, N.A., Citibank, N.A.,  
701 East 60th Street North, Sioux Falls, SD 57104-0493

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

5094983 EDI: DISCOVER.COM Feb 21 2020 00:23:00 Discover, PO Box 30421,  
Salt Lake City, UT 84130-0421

5096671 EDI: DISCOVER.COM Feb 21 2020 00:23:00 Discover Bank, Discover Products Inc,  
PO Box 3025, New Albany, OH 43054-3025

5094994 +E-mail/Text: bkrgeneric@penfed.org Feb 20 2020 19:21:25 Pentagon Fed CU, PO Box 1432,  
Alexandria, VA 22313-1432

5243651 +E-mail/Text: bknotices@sns.com Feb 20 2020 19:21:39  
U.S. Bank Trust National Association, as, Trustee of the Chalet Series IV Trust,  
c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305

5243652 +E-mail/Text: bknotices@sns.com Feb 20 2020 19:21:39  
U.S. Bank Trust National Association, as, Trustee of the Chalet Series IV Trust,  
c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501,  
U.S. Bank Trust National Association, as 95501-0305

5095001 EDI: WFFC.COM Feb 21 2020 00:23:00 Wells Fargo, PO Box 10335,  
Des Moines, IA 50306-0335

5095002 EDI: WFFC.COM Feb 21 2020 00:23:00 Wells Fargo, PO Box 10347,  
Des Moines, IA 50306-0347

5095003 EDI: WFFC.COM Feb 21 2020 00:23:00 Wells Fargo Bank, N.A., PO Box 10335,  
Des Moines, IA 50306-0335

5115128 EDI: WFFC.COM Feb 21 2020 00:23:00 Wells Fargo Bank, N.A., Wells Fargo Card Services,  
PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

5110469 EDI: WFFC.COM Feb 21 2020 00:23:00 Wells Fargo Bank, N.A.,  
Default Document Processing N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700

5099378 EDI: WFFC.COM Feb 21 2020 00:23:00 Wells Fargo Bank, N.A.,  
1000 Blue Gentian Road N9286-01Y, Eagan, MN 55121-7700

5095005 EDI: WFFC.COM Feb 21 2020 00:23:00 Wells Fargo Mortgage, Customer Service, PO Box 10335,  
Des Moines, IA 50306-0335

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Chalet Series IV Trust  
cr U.S. Bank Trust National Association, as Trustee o

TOTALS: 2, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 22, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 20, 2020 at the address(es) listed below:

Arthur David Agnellino on behalf of Creditor Meshoppen Borough Municipal Water  
attorneys@theaalawfirm.com

Arthur David Agnellino on behalf of Creditor Meshoppen Borough Municipal Sewer  
attorneys@theaalawfirm.com

David M. Gregory on behalf of Creditor PS Bank, f/k/a Peoples State Bank of Wyalusing  
dmglaw@ptd.net, nicklaw@ptd.net

James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC d/b/a Champion Mortgage  
Company bkgroup@kmlawgroup.com

James T. Shoemaker on behalf of Attorney Peoples Security Bank & Trust Co. c/o James T.  
Shoemaker, Esquire jshoemaker@hkqpc.com

Jill Manuel-Coughlin on behalf of Creditor WELLS FARGO BANK, N.A. bankruptcy@powerskirn.com

John J Martin (Trustee) pa36@ecfcbis.com, trustee@martin-law.net

Jonathan P. Foster on behalf of Creditor Meshoppen Borough Municipal Sewer  
jonathan.sr@fosterslawfirm.com

Jonathan P. Foster on behalf of Creditor Meshoppen Borough Municipal Water  
jonathan.sr@fosterslawfirm.com

Karina Velter on behalf of Creditor WELLS FARGO BANK, N.A. amps@manleydeas.com

Lisa M. Doran on behalf of Debtor 2 Annamarie G. Colley ldoran@dorananddoran.com

Lisa M. Doran on behalf of Debtor 1 Stephen J. Colley ldoran@dorananddoran.com

Mario John Hanyon on behalf of Creditor WELLS FARGO BANK, N.A. pamb@fedphe.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Mario John Hanyon on behalf of Creditor The Bank Of New York Mellon et al pamb@fedphe.com  
Stephen G. Bresset on behalf of Mediator Stephen Bresset sbresset@bressetsantora.com,  
nicole@bressetsantora.com;loisr@bressetsantora.com;sami@bressetsantora.com  
Thomas Song on behalf of Creditor The Bank Of New York Mellon et al pamb@fedphe.com  
Thomas Song on behalf of Creditor WELLS FARGO BANK, N.A. pamb@fedphe.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 18

**Information to identify the case:**

Debtor 1:	<b>Stephen J. Colley</b>	Social Security number or ITIN:	xxx-xx-2996
	First Name    Middle Name    Last Name	EIN:	--_-----
Debtor 2:	<b>Annamarie G. Colley</b>	Social Security number or ITIN:	xxx-xx-5929
(Spouse, if filing)	First Name    Middle Name    Last Name	EIN:	--_-----
United States Bankruptcy Court:	Middle District of Pennsylvania	Date case filed in chapter:	13      8/7/18
Case number:	<b>5:18-bk-03318-RNO</b>	Date case converted to chapter:	7      2/19/20

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

09/19

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Stephen J. Colley	Annamarie G. Colley
<b>2. All other names used in the last 8 years</b>	aka Stephen John Colley, dba Colley Studio of Fine Arts	aka Amy G Colley, dba Colley Studio of Fine Arts
<b>3. Address</b>	119 Shore Drive Tunkhannock, PA 18657-7940	119 Shore Drive Tunkhannock, PA 18657-7940
<b>4. Debtor's attorney Name and address</b>	Lisa M. Doran Doran & Doran, P.C. 69 Public Square, Suite 700 Wilkes-Barre, PA 18701	Contact phone 570 823-9111 Email: ldoran@dorananddorand.com
<b>5. Bankruptcy trustee Name and address</b>	John J Martin (Trustee) Law Offices of John J Martin 1022 Court Street Honesdale, PA 18431	Contact phone 570 253-6899 Email: pa36@ecfbis.com

For more information, see page 2 &gt;

**Receiving Court Issued Orders and Notices by E-Mail:** (1) Anyone can register for the Electronic Bankruptcy Noticing program at [ebn.uscourts.gov](http://ebn.uscourts.gov). (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form ([www.pamb.uscourts.gov/debn-form](http://www.pamb.uscourts.gov/debn-form)), with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	Max Rosenn U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701	Hours open: Monday – Friday 9:00 AM to 4:00 PM  Contact phone (570) 831-2500  Date: 2/20/20
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>April 3, 2020 at 10:30 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  <b>*** Valid photo identification and proof of social security number are required ***</b>	Location:  <b>Wm J Nealon Fed Bldg/US Courthouse, room to be determined, Washington &amp; Linden Streets, Scranton, PA 18503</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: 6/2/20</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

